

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

<b>Applicants:</b>	Jennifer B. Owens et al.	)	
<b>Serial No.:</b>	10/605,551	)	
<b>Filed:</b>	October 8, 2003	)	<b>Confirmation No.</b> 2550
		)	
<b>Group Art Unit:</b>	3624	)	
<b>Examiner:</b>	Romain Jeanty	)	
		)	
<b>Attorney Docket:</b>	014033-000014	)	
		)	
<b>Title:</b>	SYSTEM AND METHOD FOR	)	
	OPERATIONAL RISK	)	
	ASSESSMENT AND CONTROL	)	

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE UNDER 37 C.F.R § 1.111**

Sir:

This paper is being filed in response to the non-final Office Action mailed February 2, 2009, having a reply due date of May 4, 2009. Applicants believe no fee is due at this time. Should Applicants be mistaken as to fee, you are authorized to charge deposit account 13-4365 for the shortfall, or credit said deposit account for any overpayment. Reconsideration of the application is respectfully requested in light of the amendments and remarks contained herein.

**Amendments to the Specification**, there are no amendments to the specification.

**Amendments to the Claims**, begin on page 2 of this paper.

**Remarks/Argument** begin on page 12 of this paper.